After Recording, Return to: Kathy Taggart Northwest Trustee Services, INC. P.O. Box 997 Bellevue, WA 98009-0997



**Skagit County Auditor** 

\$75.00

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File No.:

7236.25783

**Grantors:** 

Northwest Trustee Services, Inc.

The Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the CWABS, Inc., Asset-Backed Certificates, Series

2004-1

Grantee:

Beverly Mundt, an unmarried woman

Ref to DOT Auditor File No.: 200310240149

Tax Parcel ID No.: P59979

Abbreviated Legal: Lot 69, "Skyline No. 10" Vol. 9, Pg. 117, Skagit Co., WA

## Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On October 31, 2014, at 10:00 AM inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of SKAGIT, State of Washington:

Lot 69, "Skyline No. 10", according to the plat thereof recorded in Volume 9 of Plats, page 117, records of Skagit County, Washington.

Commonly known as:

3009 Rye Court

Anacortes, WA 98221

which is subject to that certain Deed of Trust dated 10/22/03, recorded on 10/24/03, under Auditor's File No. 200310240149, records of SKAGIT County, Washington, from Beverly Mundt, an unmarried woman, as Grantor, to Landsafe Title of Washington, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Full Spectrum Lending, Inc., its successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to The Bank of New York Mellon fka The Bank of New York as trustee for the benefit of the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2004-01, under an Assignment/Successive Assignments recorded under Auditor's File No. 201201300055.

\*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the Obligation in any Court by reason of the Grantor's or Borrower's default on the Obligation secured by the Deed of Trust

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

|                             | Amount due to reinstate as of 7/23/2014 |
|-----------------------------|---|
| Monthly Payments            | \$18,330.45                             |
| Late Charges                | \$0.00                                  |
| Lender's Fees & Costs       | \$3,651.42                              |
| Total Arrearage \$21,981.83 | 7                                       |
| Trustee's Expenses          |   |
| (Itemization)               |   |
| Trustee's Fee               | \$1,050.00                              |
| Title Report                | \$742.14                                |
| Statutory Mailings          | \$22.44                                 |
| Recording Costs             | \$0.00                                  |
| Postings                    | \$80.00                                 |
| Sale Costs                  | \$0.00                                  |
| Total Costs \$1,894.58      | <u>8</u>                                |
| Total Amount Due:           | \$23,876.45                             |

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$210,032.54, together with interest as provided in the note or other instrument evidencing the Obligation from 04/01/13, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on October 31, 2014. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 10/20/14 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 10/20/14 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 10/20/14 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of principal and interest secured by the Deed of Trust, plus costs, fees, and advances, if any made pursuant to the terms of the obligation and/or Deed of Trust, and curing all other defaults.

VI.



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## NAME AND ADDRESS

Beverly E. Mundt 3009 Rye Court Anacortes, WA 9822 Unknown Spouse and/or Domestic Partner of Beverly E. Mundt 3009 Rye Court Anacortes, WA 98221

Beverly E. Mundt 1407 Pershing Street Wenatchee, WA 98801 Unknown Spouse and/or Domestic Partner of Beverly E. Mundt 1407 Pershing Street Wenatchee, WA 98801

by both first class and certified mail, return receipt requested on 06/17/14, proof of which is in the possession of the Trustee; and on 06/17/14 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on a conspicuous place on the real property described in paragraph I above, and the Trustee has possession of proof of such service or posting.

VII.

The Trustee, whose name and address are set forth below, will provide in writing to anyone requesting it a statement of all costs and trustee's fees due at any time prior to the sale.

VIII.

The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the Property.

ΙX

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> day following the sale, as against the Grantor under the Deed of Trust (the owner) and anyone having an interest junior to the Deed of Trust, including occupants who are not tenants. After the 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

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The trustee's rules of auction may be accessed at <a href="https://www.northwesttrustee.com">www.uorthwesttrustee.com</a> and are incorporated by this reference. You may also access sale status at <a href="https://www.northwesttrustee.com">www.USA-Foreclosure.com</a>.

EFFECTIVE: 7/23/2014

Authorized Signature 13555 SE 36<sup>TH</sup> ST. SUITE 100

Bellevue, WA 98006 Contact: Kathy Taggart

(425) 586-1900

STATE OF WASHINGTON

COUNTY OF KING

I certify that I know or have satisfactory evidence that Kathy Taggart is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

7-28-14

RACHEL HANNA STATE OF WASHINGTON NOTARY PUBLIC MY COMMISSION EXPIRES

11-01-14

NOTARY FUBLIC in and for the State of

Washington, residing at My commission expires

NORTHWEST TRUSTEE SERVICES, INC., 13555 SE 36<sup>th</sup> St. Suite 100, Belleyue, WA 98006 Phone (425) 586-1900 fax (425) 586-1997

File No: 7236.25783
Borrower: Mundt, Beverly

SERVING WA, OR, ID, CA, NV, AZ, MT

This is an attempt to collect a debt and any information obtained will be used for that purpose.

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